

Certificate Number: 17572-NJ-DE-036789361

Bankruptcy Case Number: 22-16148



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 27, 2022, at 1:43 o'clock PM PDT, Toni-Ann M Hoffman completed a course on personal financial management given by telephone by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 27, 2022 By: /s/Maria HerediaName: Maria HerediaTitle: Counselor